I claim:

1.   A currency/barter system for use in the exchange of products, said system comprising:

a database for storing qualified transaction data of said system;

an input means for receiving qualified transaction data reflecting qualified transactions made

        by a participant;

a recording means for storing said qualified transaction data in said database;

calculation means for determining a balance on said participant's qualified transactions

        during a designated time period, said calculation means carry out the operations for

        each participant of:

    a)   obtaining value of each qualified transaction;

    b)   calculating a sum of the values of all of said qualified transactions;

    c)   a balance being equal to said sum;

    d)   crediting said participant if said balance is positive; and

    e)   debiting said participant if said balance is negative.

2.   The system of Claim 1, wherein:

said qualified transactions are made by bartered goods/services;

said goods/services have a defined value;

said defined value is positive if said participant provides said goods/services;

said defined value is negative if said participant obtains said goods/services; and

said qualified transaction value being equal to said defined value.

3.   The system of Claim 1, wherein:

if said balance is negative, said credit institution finances said participant for an amount equal to said negative balance.

4. The system of Claim 1, wherein:

said first participant is paid a refund amount if said balance is positive.

5. The system of Claim 1, wherein:

said participant is one of a network of participants.

6. A currency/barter system for use in the exchange of products, said system comprising:

a first qualified transaction, wherein said first qualified transaction is a first participant and a second participant making said exchange of products;

a second qualified transaction, wherein said second qualified transaction is said first participant and a third participant making said exchange of products;

a database for storing qualified transaction data of said first and second qualified transactions;

an input means for receiving qualified transaction data;

a recording means for storing said qualified transaction data in said database;

calculation means for determining a balance on said first participant's first and second qualified transactions during a designated time period;

paying to said first participant a refund amount if said balance is positive.

7. A method in a computer system for controlling a currency/barter system for use in the exchange of products, the method comprising:

receiving qualified transaction data, wherein said qualified transaction data regards said exchange of products between a first participant and a second participant, and said first participant and said second participant are members of said currency/barter system;

storing said qualified transaction data in a database;

analyzing said qualified transaction data using a calculation means to determine a balance of said first participant's qualified transactions during a designated time period, wherein said balance is equal to the difference of said first participant's qualified transaction sales less said first participant's qualified transaction purchases;

calculating a refund amount if said balance is positive; and

outputting said refund amount.

8. In article of manufacture comprising:

A computer useable medium have computer readable program code means embodied therein for controlling a currency/barter system for use in the exchange of products, said computer readable program code means in said article of manufacture comprising:

computer readable program code means for causing receiving qualified transaction data;

computer readable program code means for causing storing said qualified transaction data in a database;

19

computer readable program code means for causing analyzing said qualified transaction data

using a calculation means to determine a balance of a first participant's qualified

transactions during a designated time period;

computer readable program code means for calculating a refund amount if said balance is

positive; and

computer readable program code means for causing outputting said refund amount.

9.   A method of facilitating commercial transactions over a computer network comprising

the steps of:

receiving qualified transaction data, wherein said qualified transaction data regards an

exchange of products between a first participant and a second participant, and said

first participant and said second participant are members of a currency/barter system;

storing said qualified transaction data in a database;

analyzing said qualified transaction data using a calculation means to determine a balance of

said first participant's qualified transactions during a designated time period, wherein

said balance is equal to the difference of said first participant's qualified transaction

sales less said first participant's qualified transaction purchases;

calculating a refund amount if said balance is positive; and

outputting said refund amount